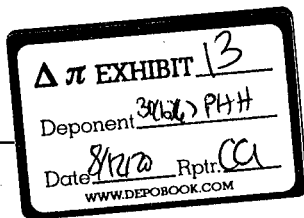


## **PRUDENT EXHBIT 13**



September 12, 2019

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Transcript of Recorded Telephone Call  
From Sarah Hoover to PHH Mortgage Corporation

September 12, 2019

7:32:02 p.m.

1 Wednesday, September 12, 2019

2 7:32:02 p.m.

3 -----

4 (Begin recording.)

5 SHELLY ROBERTSON: Good afternoon. Thank you for  
6 calling. My name is Shelly and my agent ID is zero, S as in  
7 Sam, O as in Oscar. May I have your first and last name?

8 SARAH HOOVER: Sarah Hoover.

9 SHELLY ROBERTSON: Thank you. One moment. Okay.  
10 Sarah, okay, Ms. Hoover, I'm seeing the information here;  
11 however, I'm not seeing that it's fully authorized as yet.

12 SARAH HOOVER: It's not authorized; is that what you  
13 just said?

14 SHELLY ROBERTSON: Yeah. I said I'm seeing your  
15 name here, but it's not authorized as yet on the account.

16 SARAH HOOVER: I don't know why. I've been talking  
17 to you guys for a month.

18 SHELLY ROBERTSON: I do understand that. But I  
19 would not be able to discuss the account because it's not  
20 showing me that this is authorized.

21 SARAH HOOVER: I mean I just spoke to three people  
22 earlier today.

23 SHELLY ROBERTSON: Yeah, but I won't be able --  
24 they're not supposed to be speaking with you. But I won't  
25 be able to speak with you. I can transfer you if you'd like

1 me to.

2 SARAH HOOVER: Did something change?

3 SHELLY ROBERTSON: Nothing has changed. It's still  
4 remain -- it still remained the same. They did not look at  
5 the file in its entirety, that's why.

6 SARAH HOOVER: They must -- they had to have because  
7 I've been talking -- my father is dead, I mean -- you guys  
8 have to talk to me. You can't talk to him.

9 SHELLY ROBERTSON: That is correct. Did you submit  
10 all the information because this is not telling me that is  
11 -- that the -- that you -- that your every -- all the  
12 documents were submitted and that you're approved.

13 SARAH HOOVER: I've submitted them at least four or  
14 five times now.

15 SHELLY ROBERTSON: All right.

16 SARAH HOOVER: But --

17 SHELLY ROBERTSON: One moment.

18 SARAH HOOVER: But I've been talking to people.

19 SHELLY ROBERTSON: I did see that. I did see that,  
20 that you were speaking with people. But I cannot, knowing  
21 that what I see here, that I wouldn't be able to speak with  
22 you. I can transfer you if you like me to.

23 SARAH HOOVER: Transfer me to someone else?

24 SHELLY ROBERTSON: Yes.

25 SARAH HOOVER: That would be willing to speak to me?

1           SHELLY ROBERTSON: I don't know if they will but I  
2 know no one should be -- no one should be speaking to you on  
3 this account even though that --

4           SARAH HOOVER: Why is that?

5           SHELLY ROBERTSON: -- they are. Because it's not  
6 fully updated as yet. I notice you spoke with someone as  
7 well as today but it's not fully updated.

8           SARAH HOOVER: What is it that you need, though, so  
9 you can speak with me?

10          SHELLY ROBERTSON: Let me look at that and see. I  
11 think all the documents you stated that you sent in.

12          SARAH HOOVER: Yeah. I've been sending you guys  
13 documents since like January.

14          SHELLY ROBERTSON: No. The documents they -- are  
15 you the executor -- the executrix on the account?

16          SARAH HOOVER: Yeah. You guys have all that.  
17 You've been -- that's why you've been talking to me. You  
18 have that on file.

19          SHELLY ROBERTSON: One moment. Yeah, I am not  
20 seeing this as -- as updated.

21          SARAH HOOVER: I don't understand how I -- I mean I  
22 talk to you guys almost every day.

23          SHELLY ROBERTSON: I'm not disputing that. But I  
24 cannot discuss the account because this account is not fully  
25 updated.

1 SARAH HOOVER: Okay. I don't know what the deal is.

2 But can you transfer me to someone else, then?

3 SHELLY ROBERTSON: Okay. Because I'm actually the  
4 relationship manager of this account.

5 SARAH HOOVER: You're Shelly?

6 SHELLY ROBERTSON: Yes, I am. And this is not --

7 SARAH HOOVER: I've talked to you before.

8 SHELLY ROBERTSON: I left a -- I called and left a  
9 message because you left --

10 SARAH HOOVER: But I've talked --

11 SHELLY ROBERTSON: -- a message for me.

12 SARAH HOOVER: Um-hmm.

13 SHELLY ROBERTSON: But this wasn't updated.

14 SARAH HOOVER: But I talked to you before that.

15 SHELLY ROBERTSON: It was not updated on the  
16 account?

17 SARAH HOOVER: Shelly, I talked to you before.

18 SHELLY ROBERTSON: Hold on. Hold on. One moment.

19 That was on the fourth I called you back. Okay. That was  
20 on the thing and I did note that it was not authorized too.

21 You spoke of a document that was back in -- that was back in  
22 August. But this is not -- it's not updated. This here I

23 have to send out this information to find out why -- what

24 else is needed on this account because I see you've been

25 talking. I did speak with you when you asked about

1 documents back in August, but this is not updated properly.

2 SARAH HOOVER: Okay. So all I really need to know  
3 is -- I filed bankruptcy. And I talked to Melissa today and  
4 she said that the information was added to the account and  
5 then the request to issue a stop was sent to the department.  
6 But at the time that I talked to her, it hadn't -- the stop  
7 hadn't been done as of yet and so that's just what I wanted  
8 to know. Is the stop in place yet?

9 SHELLY ROBERTSON: I still can't tell you that.

10 SARAH HOOVER: Oh, really?

11 SHELLY ROBERTSON: Um-hmm.

12 SARAH HOOVER: This is crazy.

13 SHELLY ROBERTSON: I still can't tell you -- I know.  
14 I still can't tell you that, I can't.

15 SARAH HOOVER: But I mean --

16 SHELLY ROBERTSON: I definitely have to send through  
17 this information to make sure that this thing is updated  
18 correctly because everybody that is speaking to you can get  
19 in trouble for this.

20 SARAH HOOVER: Even you.

21 SHELLY ROBERTSON: When I spoke with you back in May  
22 was just -- was regarding documents and I put that -- not in  
23 May -- that this information needs to be updated.

24 SARAH HOOVER: Okay.

25 SHELLY ROBERTSON: So that's why I can't.

1 SARAH HOOVER: So whose responsibility is it to  
2 update it, then?

3 SHELLY ROBERTSON: I'm going to reach out to the  
4 department, yeah.

5 SARAH HOOVER: Okay. But you have all the documents  
6 you have there to update it, correct?

7 SHELLY ROBERTSON: That's what I need to find out.

8 SARAH HOOVER: Okay. Because I mean I sent them to  
9 you personally twice. And I faxed them in and then I sent  
10 them to Ocwen, to my old relationship manager, and I've sent  
11 them in -- you know, I've sent -- I've uploaded it to the  
12 loan solutions center, whatever, dot com. You guys have it  
13 over and over and over.

14 SHELLY ROBERTSON: Yeah, I'm not disputing that. I  
15 want them to update this file correctly so that this would  
16 not continue.

17 SARAH HOOVER: Okay. But we don't have time for  
18 that because in the morning this house is going to go on  
19 auction if the stop doesn't get put in place. And I just  
20 need to make sure that the stop gets put in place because I  
21 mean I've been working with you guys since January trying to  
22 get everything and nothing gets updated. I can't -- it's  
23 out of my hands. It's in your guys' hands. And now we're  
24 down to the wire. We've got less than 24 hours. And now  
25 you're -- and you've spoken to me before but now you're



1 telling me you can't talk to me?

2 SHELLEY ROBERTSON: Correct.

3 SARAH HOOVER: This is crazy, Shelly. This is  
4 crazy.

5 SHELLEY ROBERTSON: I understand what you're saying,  
6 but I got to follow the policy. And maybe that happened  
7 prior, a couple of months ago, because the same thing what  
8 the other reps are doing now because your name is here.  
9 What I cannot -- I can check to see if there is any other  
10 information here that would tell me that, yes, I can go  
11 ahead. And that's what I'm looking for even as we speak.

12 SARAH HOOVER: Okay.

13 SHELLEY ROBERTSON: Because everyone is saying, okay,  
14 yes, it's the authorized; it's the authorized. It's the  
15 authorized, but it wasn't updated. The account needs to be  
16 updated, even this needs to be updated.

17 SARAH HOOVER: Well, it's -- I mean it's kind of  
18 late now if it's going to go on auction tomorrow.

19 SHELLEY ROBERTSON: Um-hmm.

20 SARAH HOOVER: Someone just called me yesterday from  
21 PHH to verify my phone number but I don't understand.

22 SHELLEY ROBERTSON: They call you -- they call you to  
23 verify -- but it could be if that's -- that's the -- that  
24 they're updating the information, it could be that, if they  
25 want to verify your information.

1 SARAH HOOVER: They just called me yesterday just to  
2 verify the address and my phone number.

3 SHELLY ROBERTSON: That's all, well, which means  
4 they're probably updating the information. Let me see. And  
5 that was yesterday?

6 SARAH HOOVER: That was just yesterday, but I have  
7 been talking to you guys forever.

8 SHELLY ROBERTSON: I see that. And it's also noted  
9 as that. Yeah, but they didn't update. I've got to send an  
10 email and ask them to update this like ASAP. It has to be  
11 updated.

12 SARAH HOOVER: It has to be updated now. What time  
13 do you guys close?

14 SHELLY ROBERTSON: I still can't discuss that. I  
15 understand exactly what you're saying to me. I know exactly  
16 what --

17 SARAH HOOVER: (Inaudible).

18 SHELLY ROBERTSON: I know what I can say to you. I  
19 know what I can say to you but I can't.

20 SARAH HOOVER: You don't -- you can't tell me when  
21 you guys close today?

22 SHELLY ROBERTSON: Oh, when we're going to close?

23 SARAH HOOVER: Yeah.

24 SHELLY ROBERTSON: Most of the departments are  
25 closed already, so it's just going to be resolution

1 department that is opened and our home retention department  
2 that's opened.

3 SARAH HOOVER: So I mean if you put this request in  
4 for this account to be updated, it's too late. Tomorrow the  
5 house goes on auction. So what's the point?

6 SHELLY ROBERTSON: I am -- again, I can't give you  
7 information, that's what I'm telling you. I'm willing to  
8 tell you but I can't.

9 SARAH HOOVER: I understand. Can you just tell me  
10 yes or no if the --

11 SHELLY ROBERTSON: I can't talk --

12 SARAH HOOVER: Stop has been in place.

13 SHELLY ROBERTSON: I can't. I wish I could. I  
14 can't say that. I'm so tempted but I can't tell you.

15 SARAH HOOVER: I know.

16 SHELLY ROBERTSON: All I'm going to say is just  
17 not -- maybe just not to worry.

18 SARAH HOOVER: Okay. Thank you very much. All  
19 right, Shelly. Go ahead and put your update in, I guess,  
20 and then we'll be in touch either tomorrow or next week.

21 SHELLY ROBERTSON: Yeah, I'm here.

22 SARAH HOOVER: Whenever you get your update.

23 SHELLY ROBERTSON: Yeah. Give us a call tomorrow.

24 SARAH HOOVER: Okay. All right. Thank you.

25 SHELLY ROBERTSON: All righty? You're welcome.

1 SARAH HOOVER: All right. Bye-bye.

2 SHELLY ROBERTSON: Bye-bye.

3 (End recording.)

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C E R T I F I C A T E

STATE OF WASHINGTON )  
 ) ss  
 COUNTY OF SNOHOMISH )

I, the undersigned Washington Certified Court Reporter, hereby certify that the foregoing transcript of the audio recording was transcribed under my direction;

That the transcript of the audio recording is a full, true and correct transcript to the best of my ability; that I am neither attorney for nor a relative or employee of any of the parties to the action or any attorney or counsel employed by the parties hereto nor financially interested in its outcome.

IN WITNESS WHEREOF, I have hereunto set my hand this 11th day of August, 2020.

\S\CHRISTINA ATENCIO

*Christina Atencio*



Washington Certified Court Reporter No. 2749

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